prompting a user to enter at least one workload driver for the deal, each workload driver is an element of the deal that is to be reviewed as part of the deal evaluation;

prompting the user to enter a trigger level for each entered workload driver, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver;

prompting the user to enter a weight for each trigger level; and

allocating portfolio and underwriting expenses, based upon workload drivers and the corresponding trigger levels.

7. (once amended) A database comprising;

data corresponding to workload drivers for a deal, each workload driver is an element of the deal that is to be reviewed as part of a deal evaluation;

data corresponding to a trigger level for each workload driver, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

data corresponding to input and feedback regarding the deal.

8. (once amended) A database according to Claim 7 wherein said data corresponding to workload drivers comprise data relating to an entity involved in the deal that includes at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

9. (once amended) A database according to Claim 8 wherein the trigger levels for the workload drivers collateral performance and books and records comprise at least one of a first trigger level, a second trigger level, and a third trigger level, the first trigger level indicates less of an anticipated level of effort for review as compared to the second trigger level, the second

trigger level indicates less of an anticipated level of effort for review as compared to the third trigger level.

13. (once amended) A database according to Claim 8 wherein the trigger levels for the workload driver risk classification comprise at least one of a performing trigger level, an intermediate trigger level, and a watch trigger level, the performing trigger level indicates less of an anticipated level of effort for review as compared to the intermediate trigger level, the intermediate trigger level indicates less of an anticipated level of effort for review as compared to the watch trigger level.

17. (once amended) A system for evaluating deal economics based on workload requirements, said system comprising:

a database comprising data corresponding to workload drivers and related trigger levels for each deal, each workload driver is an element of a deal that is to be reviewed as part of a deal evaluation, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the related workload driver; and

a server configured to prompt users to select trigger levels for each designated workload driver when entering deal data.

37. (once amended) A computer-readable medium for evaluating a loan portfolio, comprising:

a record of workload drivers for a loan portfolio, each workload driver is an element of the loan portfolio that is to be reviewed as part of the portfolio evaluation;

a record of trigger levels for each workload driver, each trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

a plurality of rules for matching workload drivers and trigger levels to one or more loan portfolios.

54. (once amended) A method for determining workloads for a portfolio of deals, said method comprising the steps of:

selecting, from an electronic interface, a number of workload drivers for the portfolio, each workload driver is an element of a deal that is to be reviewed as part of a deal evaluation;

selecting, from the electronic interface, trigger levels for each of the workload drivers, each trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

requesting, from the electronic interface, a workload rating for the portfolio.

Remarks

The Office Action mailed July 31, 2002 has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Submission of Marked Up Paragraphs and Claims, and a Request for Approval of Formal Drawings with eighteen sheets of formal drawings.

Claims 1-58 are pending in this application. Claims 1-58 stand rejected.

In accordance with 37 C.F.R. 1.136(a), a one-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated July 31, 2002 for the above-identified patent application from October 30, 2002 through and including November 30, 2002. In accordance with 37 C.F.R. 1.17(a)(2), authorization to charge a deposit account in the amount of $110.00 to cover this extension of time request is also submitted herewith.

Applicants note the Draftsperson's objections to Figures 1, 4-10, 12A-12B (in part) regarding font size. Applicants have submitted herewith a Request for Approval of Formal Drawings along with eighteen sheets of formal drawings. These formal drawings satisfy the font size requirements. Accordingly, Applicants request that the objection to the drawings be withdrawn.

4